LEGAL NOTICE

In re: Midland Credit Management, Inc. Telephone Consumer Protection Act Litigation, Case No. 11-MD-2286 MMA (MDD)

You may be included in a class action settlement alteging calls made to your cell phone and violations of the Telephone Consumer Protection Act. Your rights may be affected and you can submit a Claim to receive a payment.

If you were called on your cell phone by Midland Credit Management, Inc. ("MCM") during the period from November 2, 2006 through August 31, 2014 without your consent, your rights could be affected by a class action settlement. A settlement has been proposed in the above lawsuit, pending in the United States District Court for the Southern District of California (the "Court").

the Southern District of California (the "Court").

Who is Included? You are included in the Settlement as a "Class Member" if (1) you live in the United States and (2) you received one or more calls to your cellular telephone in connection with debt collection at any time during the period from November 2, 2006 through August 31, 2014 from or on behalf of Midland Funding, LLC, Midland Credit Management or Encore Capital Group, Inc. ("Defendants") or their subsidiaries, affiliates or related companies (other than Asset Acceptance LLC, Atlantic Credit & Finance, Inc. and Propel Financial Services) using a dialer or by artificial or precorded voice message without prior express consent.

See important notice on the other side.

College Station, TX 77842-3199

In re Midland TCPA

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MDD

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